



STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

P.O. BOX 2121
HONOLULU, HAWAII 96805-2121
Oahu (808) 586-7390
Toll Free 1(800) 295-0089
www.eutf.hawaii.gov

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March 1, 2016

TO: COBRA Participants

FROM: Derek Mizuno, Administrator

SUBJECT: 2016 Active Health Plan Premium Rates and Open Enrollment for
COBRA Participants

The Trustees of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) approved health plan premium rates for 2016. These premium rates and any plan design changes will be effective July 1, 2016.

An open enrollment period will be conducted from **April 1, 2016 through April 29, 2016** to provide you with an opportunity to make changes to your COBRA health plan enrollments if you wish to do so. Changes submitted during this open enrollment period will be effective July 1, 2016. Your completed form must be received by the EUTF on **or before April 29, 2016**.

Please note that if you do **NOT** want to make changes you do **NOT** need to complete the EUTF COBRA OE Enrollment Form or HSTA COBRA OE Enrollment Form.

Enclosed you will find the 2016 Active Employee Reference Guide (Guide) for July 1, 2016 through June 30, 2017. In the Guide you will find the COBRA rates for the period of July 1, 2016 through June 30, 2017.

Note: Separate invoices will be billed by each carrier selected.

Frequently Asked Questions

Can I change plans now?

Yes. Please complete and submit the COBRA OE Enrollment Form that can be found in the COBRA Open Enrollment packet.

If I want to make a change during the open enrollment, where do I send my completed COBRA OE Enrollment Form?

Mail your completed COBRA OE form to EUTF. Our mailing address is:

EUTF's Mission: We care for the health and well being of our beneficiaries by striving to provide quality benefit plans that are affordable, reliable, and meet their changing needs. We provide service that is excellent, courteous, compassionate, and informative.

Hawaii Employer-Union Health Benefits Trust Fund (EUTF)
ATTN: COBRA OE Unit
P. O. Box 2121
Honolulu, HI 96805-2121

Your completed form must be received by EUTF on or before April 29, 2016.

If I do not complete a Continuation of Coverage COBRA OE Enrollment Form during the COBRA open enrollment period, will my health benefits terminate?

No. You do not need to complete a COBRA OE Enrollment Form to continue your current coverage. However, if you do not make payment directly to the carriers by the first of each month, your coverage will be terminated.

I want to make a change and if I forget to check any box next to the various choices, what happens?

It will be assumed you do not want coverage and that you have waived coverage.

Can I select only medical and not prescription drug coverage?

No. Active Employees **must** elect both medical and prescription drugs plans, which are bundled, as mandated by the Affordable Care Act (Obama Care).

If I do not want to make changes, do I still need to complete a COBRA OE Enrollment Form?

No.

Will EUTF be conducting any open enrollment sessions that we can attend?

Yes. The schedule of Open Enrollment Informational Sessions is in the enclosed Guide.

If I have questions, who can I contact?

We suggest you visit the EUTF website at eutf.hawaii.gov first to see if the information you need is available there. Click on the following links that may be pertinent:

- COBRA Continuation Coverage, or
- Links to Carrier Websites

If you still have questions, we prefer you email them to eutf.cobra@hawaii.gov. In the subject line type: "URGENT – COBRA OE INQUIRY". EUTF can answer your questions pertaining to eligibility and timing of submission of forms. However, if you have questions related to the benefits in any plan, we recommend you contact the applicable insurance carrier. Their contact information is as follows:

Hawaii Medical Service Association (HMSA): Oahu: (808) 948-6499, Toll-free: 1 (800) 766-4672 P. O. Box 860, Attention: Membership Services Dept. Honolulu, HI 96808-0860	CVS Caremark (Billing handled by ARM, Ltd.): Toll-free: 1 (800) 392-1770 ARM Ltd., 814 W. Northwest Highway Arlington Heights, IL 60004
Kaiser Permanente (Kaiser): (808) 432-5955, Toll-free: 1 (800) 966-5955 711 Kapiolani Boulevard Honolulu, HI 96813	SilverScript: Toll-free: 1 (800) 392-1770 ARM Ltd., 814 W. Northwest Highway Arlington Heights, IL 60004
Hawaii Dental Service (HDS): (808) 529-9310, Toll-free: 1 (866) 702-3883 700 Bishop Street Suite 700 Honolulu, HI 96813	Vision Service Plan (VSP): Toll-free: 1 (800) 400-4569 select #2 P.O. Box 997100 Sacramento, CA 95899
Royal State National Insurance Company (RSN): (808) 539-1600, Toll-free: 1 (800) 890-9022 819 S Beretania Street Honolulu, HI 96813	